AMENDMENTS TO THE SPECIFICATION

Applicant submits that the following amendments to the specification in order to correct a typographical error is consistent with the originally filed specification. Support for the amendments can be found throughout the originally filed specification. By way of non-limiting example only, Applicant directs the Examiner's attention to paragraph 3, pages 14-15 and paragraph 2, page 15. Applicant submits that no new matter has been added.

Please amend the specification by replacing paragraph 3 beginning on page 14 with the following:

In one embodiment, the currency exchange system 113 can continuously monitor spot price and adjust the [[spot]] <u>currency</u> price when the delta exceeds a predetermined tolerance, such as 10%. In another embodiment, the currency exchange risk management system 113 can determine a spot price at the time of a transaction and compare it with the negotiated tolerance levels for the particular commerce participant involved. If the spot price is within the tolerance levels negotiated for that commerce participant, the currency exchange risk management system 113 will notify the transaction facilitator 208 to complete the transaction. If, however, the spot price is above or below the tolerance levels negotiated for that commerce participant, the currency exchange risk management system 113 will either recalculate the currency price, or notify the financial institution and the commerce participant that the currency price should be renegotiated. Once the currency price has been recalculated or re-negotiated, and the modified currency price has been entered into the currency exchange risk management system 113, the system will complete the transaction using the modified currency price.